

Graded Death Benefit (GDB)

Product Availability as of 12/10/2008



Established 1896

State	GDB Whole Life F3500	GDB Term 10 Year F3501	GDB Term 20 Year F3511	GDB Term 30 Year F3521
Alabama	Yes	Yes	Yes	Yes
Alaska	Yes	Yes	Yes	Yes
Arizona	Yes	Yes	Yes	Yes
Arkansas	Yes	Yes	Yes	Yes
California	Yes	Yes	Yes	Yes
Colorado	Yes	Yes	Yes	Yes
Connecticut	Yes	Yes	Yes	Yes
District of Columbia	Yes	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	Yes
Florida	Yes	Yes	Yes	Yes
Georgia	Yes	Yes	Yes	Yes
Hawaii	Yes	Yes	Yes	Yes
Idaho	Yes	Yes	Yes	Yes
Illinois	Yes	Yes	Yes	Yes
Indiana	Yes	Yes	Yes	Yes
Iowa	Yes	Yes	Yes	Yes
Kansas	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes
Louisiana	Yes	Yes	Yes	Yes
Maine	Yes	Yes	Yes	Yes
Maryland	Not Available	Not Available	Not Available	Not Available
Massachusetts	Not Available	Not Available	Not Available	Not Available
Michigan	Yes	Yes	Yes	Yes
Minnesota	Yes	Yes	No	No
Mississippi	Yes	Yes	Yes	Yes
Missouri	Yes	Yes	Yes	Yes
Montana	Yes	Yes	Not Available	Not Available
Nebraska	Yes Yes		Yes	Yes
Nevada	Not Available	Not Available	Not Available	Not Available
New Hampshire	Yes	Yes	Yes	Yes
New Jersey	Yes	Yes	Yes	Yes
New Mexico	Yes	Yes	Yes	Yes
New York	Not Available	Not Available	Not Available	Not Available
North Carolina	Not Available	Not Available	Not Available	Not Available
North Dakota	Yes	Yes	Yes	Yes
Ohio	Yes	Yes	Yes	Yes
Oklahoma	Yes	Yes	Yes	Yes
Oregon	Yes	Yes	Yes	Yes
Pennsylvania	Yes	Yes	Yes	Yes
Rhode Island	Yes	Yes	Yes	Yes
South Carolina	Yes	Yes	Yes	Yes
South Dakota	Yes	Yes	Yes	Yes
Tennessee	Yes	Yes	Yes	Yes
Texas	Yes	Yes	Yes	Yes
Utah	Yes	Yes	Yes	Yes
Vermont	Not Available	Not Available	Not Available	Not Available
Virginia	Yes	Yes	Yes	Yes
Washington	Not Available	Not Available	Not Available	Not Available
West Virginia	Yes	Yes	Yes	Yes
Wisconsin	Yes	Yes	Yes	Yes
Wyoming	Not Available	Not Available	Not Available	Not Available

No - the filing is currently pending state approval. **Not Available** - the product will not be offered for sale in this state.

* Fidelity Life Association does not do business in New York or Wyoming.